



CITY OF SUNNYVALE HOUSING REHABILITATION PROGRAM

456 West Olive Ave. Sunnyvale, CA. 94086

(408)730-7459 Fax (408) 737-4906

Dear Sunnyvale Homeowner:

Thank you for your recent inquiry in our Housing Loan Program. Enclosed is an application for the City of Sunnyvale's Housing Rehabilitation Loan Program. Please note that the home must be owner occupied in order to qualify for a Housing Rehab Loan.

For **every adult family member living in the home**, please return or send copies of the following (for items that are not applicable, please indicate NA):

- ☐ **Two (2)** most recent Federal tax return, Form 1040 (**include all schedules**)
- ☐ **Two (2)** most recent bank and checking statements from all banks and credit unions
- ☐ **Three (3)** most recent paycheck stubs
- ☐ Most recent social security statements, pension and annuity statements
- ☐ Most recent quarterly statement of investments owned
- ☐ Verification of other regular monthly income as applicable
- ☐ Copy of a mortgage statements
- ☐ Proof of Homeowner's Insurance and Flood Insurance if located in a flood zone
- ☐ Copy of California Identification

If you have your own business, please include copies of your two most recent tax returns. A recent or year-end mortgage statement and bank statement should also be included. If you have automatic deposit for Social Security or for any other regular monthly income, your most recent bank statement may be submitted.

The loan amount may include the following costs: the construction contract (the accepted bid price for the cost of materials and labor); a construction contingency; appraisal; termite inspection; lead inspection charges; credit report; permit fees; escrow, closing and recording fees; and title report and title insurance. Should you decide not to participate any further in the Rehab Loan Program you will be required to pay for the Risk Assessment, Lead testing, Termite inspection and any preliminary processing fees. Approximate cost is \$1000.00.

If you have any questions you may contact me at (408) 730-7459.

You may mail the application to:

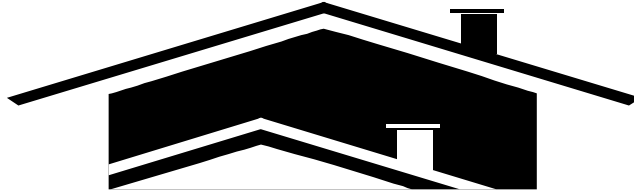
City of Sunnyvale
Housing Division
P.O. Box 3707
Sunnyvale, CA 94088-3707

Or deliver it to:

City of Sunnyvale
One Stop Permit Center, Housing Div.
456 W. Olive Ave.
Sunnyvale, CA 94086

Sincerely,
Richard Gutierrez

**INCOME GUIDELINES EFFECTIVE:
March 2015**



Household Size		Maximum Income Limits
1 person		\$52,850
2 people		\$60,400
3 people		\$67,950
4 people		\$75,500
5 people		\$81,550
6 people		\$87,600
7 people		\$93,650
8 people		\$99,700

Income is gross annual income

NOTICE TO APPLICANTS FOR REHABILITATION LOANS

PLEASE READ CAREFULLY

The purpose of this information is to help acquaint you with our single family rehabilitation program. The maximum you can receive is \$60,000 (\$15,000 for mobile homes) to help repair your home. The money comes from the federally-funded Community Development Block Grant loan.

Some basic facts about our loans:

- **Funded Repairs:** You should apply before you sign any contracts or start any work on your home. Licensed contractors must do all the work that we fund. Our program staff can help you find contractors. Examples of the type of work usually funded through this program are: correction of health and safety items, lead based paint hazards, plumbing, roofing, heating, structural reinforcement, weatherization, and improving the integrity of the structure.
- **Interest Rate:** The interest rate is fixed at 3%, simple interest.
- **Monthly Payments:** Your payments of principal and interest are dependent on your income level and age. If you qualify for a deferred loan, you may opt for a monthly payment plan. This can be arranged with the City at anytime during the loan term.
- **No Prepayment Penalty:** You may prepay this loan without penalty at any time during the term of the loan.
- **Loan Term:** The principal balance and all accrued interest must be repaid to the City. If an applicant is 60 years of age or over, the term of the loan would be for all amounts to be due upon the sale or transfer of the home; and loan payments would be deferred until the loan was repaid. If an applicant is under the age of 60, then the maximum loan term would be 30 years. Loan payments would be deferred only if the household's monthly housing costs, including an amortized rehabilitation loan payment, were greater than 30% of the household's gross monthly income.

Upon the sale, conveyance or transfer of ownership of the home; or in the event of default under the loan documents all loans become due.

- **Collateral for Loan:** The loan advanced to you will be secured by a lien recorded against your home. The lien against your home will be in the form of a Deed of Trust (Certificate of Title for Mobilehomes) and will remain until such time as all sums are paid in full.
- **Loan Amount:** The maximum loan amount is \$60,000 (\$15,000 for mobilehomes).
- **Property Indebtedness:** The total indebtedness secured by liens against the property (senior to and including this loan) should not be more than 75% of the market value.
- **Eligibility Criteria:** You are eligible for a rehabilitation loan if you meet the following requirements:

1. **You own and occupy your home**, which is in a one-to-four unit property (only the unit which you occupy is eligible for rehabilitation);
 2. **You hold title to the home to be rehabilitated and it is your primary residence; and**
 3. **Your income does not exceed the lower-income level as established by county and household size.** (See attached income guidelines). There are some restrictions on assets - e.g. bank accounts, stocks, rental property, etc. Maximum value of assets (excluding value of owner-occupied home) for homeowners under the age 60 is \$200,000 and for homeowners age 60 and over the maximum is \$325,000.
- **Properties which are held in trust:** The terms of the trust should specify that the homeowner is allowed to encumber the property. The City will need to see a copy of the trust stating this. If the loan is approved, the loan documents will specify that when the homeowner(s) die(s), the loan will become due. Prior to loan signing, the City will request that the homeowner provide an addendum to the Trust stating that the City's loan will become due and payable upon the homeowner's death.
 - **Subordination:** Once the city loan is recorded the City will not subordinate to any new loans. The only exception is that the City may agree to subordinate where the new loan is a refinance of a loan superior to the City's in which no additional equity is being taken out of the property.
 - **Inspection Fees:** Should you decide not to participate in the program, all fees will be reimbursed to the City for all inspections performed on your property. Approximate cost is \$750.00.

APPLICATION PROCESS

PLEASE READ CAREFULLY

This application is lengthy and consists of several pages of personal data, property data, notifications, verifications, and pertinent information that may assist you in accomplishing your rehabilitation project. If you are unsure, complete the information requested as best as you can and speak to a Housing Rehabilitation Specialist.

Application	Once the application has been received, reviewed and approved for feasibility, and eligibility has been determined, a loan will be made to pay for pre-construction costs such as lead paint testing and a termite report.
Survey	The Housing Rehabilitation Specialist will make an appointment in order to meet with the Property Owner. At the project site a scope of work will be ascertained and a rough estimate made. At this point the Property Owner will indicate if they wish to proceed. The next step is to prepare a scope of work for review with the owner prior to going out to bid.
Escrow	An escrow account will be opened thru a Title Company to provide title insurance and to record all documents thru Santa Clara County. During this time loan documents will be drawn up and signed at the City Offices and provided to the Title Company for recording. Applicant may need to provide additional information to Title Company in order to close and record the loan.
Bidding	The Housing Rehabilitation Specialist finalizes the work specifications after review with the owner and completes a detailed in-house estimate. The in house estimate will be used to create a range estimate for the project. The Specialist will then schedule an open house with several contractors for the purpose of obtaining at least three bids when possible. The Housing Rehabilitation Specialist will provide a bid comparison sheet for the owner to review and the owner will then select a contractor.
Contracts	The Housing Rehabilitation Specialist will then finalize the scope of work with the owner and any required negotiations with the owner selected contractor. The Housing Rehabilitation Specialist will prepare the Owner Contractor Agreement including timeframe for completion, final pricing and final work specifications. Loan documents will then be prepared for owner signature and processing, and a pre-construction conference will be held to explain the rights and responsibilities of both parties. Upon signing of all Loan Documents, the Owner Contractor Agreement and work specifications, the project will be considered to be underway. The commencement of work will be determined from the date outlined in the Notice to Proceed and the issuance of the Building permits.

As a part of the preliminary processing of your application, we will be required to order a Title Report, Credit Report, and possibly a Termite Report, Lead Report and a Lead Assessment depending upon the evaluation of the Housing Rehabilitation Specialist. These costs will be covered by the loan to you, which will later be paid by the rehabilitation loan.

Should you decide not to participate any further in the Rehab Loan Program you will be required to pay for the Risk Assessment, Lead testing, Termite inspection and any preliminary processing fees. Approximate cost is \$750.00.

The Housing Rehabilitation Specialist will monitor the project during construction with progress payments released accordingly. No "Start Up" funds are allowed. Also 10% of the contract amount will be held for 30 days after the filing of the Notice of Completion.

Any funds required to facilitate completion of the rehabilitation project that exceed the actual loan amount allowable for the project must be provided by the Property Owner/Borrower prior to construction or upon such notice of required funds by the Housing Rehabilitation Specialist.

Income Worksheet

(Please fill out as best as you can)

Resident Name: _____ **Address** _____

Age: _____

Loan: ☐ Emergency ☐ Paint ☐ Rehab

Grant: ☐ Home Access ☐ Paint

Project Description: _____

Household Size: _____ **Adults** _____ **Children** _____

	Name:	Name:	Name:	Name:	Total
<u>Wages</u>					
a.					
b.					
<u>Pensions/Annuities</u>					
a.					
b.					
c.					
<u>Social Security</u>					
a.					
b.					
<u>Interest Income</u>					
a.					
b.					
<u>Dividends</u>					
a.					
b.					
<u>Assets</u>					
a.					
b.					
<u>Expenditures</u>					
a.					
b.					
c.					
d.					
e.					
Total Income					

Total Household Income: _____

Total Expenditures: _____

Adjusted gross income: _____

CITY OF SUNNYVALE- HOUSING REHABILITATION PROGRAM FOR OWNER-OCCUPIED HOUSING

APPLICATION

The following information is requested by the federal government in order to monitor the program's compliance with federal laws regarding equal opportunity. You are not required to furnish this information, but are encouraged to do so. The law provides that this program may neither discriminate on the basis of this information, nor on whether you choose to furnish it.

<input type="checkbox"/> AMERICAN INDIAN, ALASKAN NATIVE	<input type="checkbox"/> WHITE
<input type="checkbox"/> NATIVE HAWAIIAN/ PACIFIC ISLANDER	<input type="checkbox"/> HISPANIC
<input type="checkbox"/> ASIAN, PACIFIC ISLANDER	<input type="checkbox"/> ASIAN
<input type="checkbox"/> BLACK/ AFRICAN AMERICAN, WHITE	<input type="checkbox"/> ASIAN, WHITE
<input type="checkbox"/> BLACK / AFRICAN AMERICAN	<input type="checkbox"/> OTHER (SPECIFY) _____
<input type="checkbox"/> AMERICAN INDIAN/ ALASKAN NATIVE, WHITE	

APPLICANT			CO-APPLICANT		
Name			Name		
Street Address			Street Address		
City, State, Zip			City, State, Zip		
Social Security No.:			Social Security No.:		
Home Phone No.: ()			Home Phone No.: ()		
Driver's Lic. No.:			Driver's Lic. No.:		
Age	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	No. of Household members: _____ No. of Dependant(s) and age(s):	Age	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	No. of Household members: _____ No. of Dependant(s) and age(s):
Employer:		Years on this job?	Employer:		Years on this job?
Address:		_____	Address:		_____
Phone No. ()		If Self Employed, Type of Business:	Phone No. ()		If Self Employed, Type of Business:
Name and address of nearest relative not living with you:			Name and address of nearest relative not living with you:		
Phone No. ()			Phone No. ()		
Is this your primary residence?			What type of unit (single family, mobile home, etc.)?		

Title to home is in the Name(s) of: Is this in a Trust? If so, please provide a copy	If the title is not in your Name(s), describe your interest in the property.
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Age of Property	No. of Bedrooms	No. of Baths	Sq. Ftg.	Estimated current value of home:	Central Air Cond. ___ Yes ___ No
Other structures on property?					

INCOME AND EXPENSES

A. Present Monthly Income:		B. Monthly Housing Expenses	
Applicant's Wages	\$ _____	Mortgage Pymts	\$ _____
Co-Applicant's Wages	\$ _____	(Principal & Interest only)	
Pensions, Annuities	\$ _____	Property Taxes	\$ _____
Social Security	\$ _____	Hazard Insurance	\$ _____
*Other	\$ _____	Maintenance	\$ _____
Total Gross Income	\$ _____	Heat & Utilities	\$ _____
		Total Housing Expenses	\$ _____
(1)Total Creditor Monthly			
		Payments (from back of app.)	\$ _____
		Total Monthly Obligations	\$ _____
(Total Housing Expenses &			
total creditor monthly pymts.)			

* Including but not limited to income of all
adult household members, interest,
dividends, etc.

ASSETS AND LIABILITIES

ASSETS: Name of Depository _____	Checking \$ _____ Savings \$ _____
Name of Depository _____	Checking \$ _____ Savings \$ _____
Other Assets: Stocks, Bonds, Real Property, etc. <div style="display: flex; justify-content: space-between;"> <div>_____</div> <div>\$ _____</div> </div> <div style="display: flex; justify-content: space-between;"> <div>_____</div> <div>\$ _____</div> </div>	

LIABILITIES:

Mortgage(s)	Account No.	Original Amount	Balance	Monthly Payment(s)
1 st		\$	\$	\$
2 nd		\$	\$	\$

Creditor(s)	Account No.	Original Amount	Balance	Monthly Payment(s)
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$

(1) Total	\$	\$
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BORROWER CERTIFICATION

I/We certify, that the above statements are true, accurate, and supporting documentation to be in accordance with the Department of Housing and Community Development regulations.

Applicant

Date

Co-Applicant

Date

CITY OF SUNNYVALE- HOUSING REHABILITATION PROGRAM FOR OWNER-OCCUPIED HOUSING

REQUEST FOR VERIFICATION OF MORTGAGE

A. Applicant Name and Address:

C. Date of Request: _____

D. Property Address of Mortgage to be Verified:

B. Name and Address of Mortgagee:

E. Account No.: _____

F. **Borrower authorization by Applicant:** I authorize the mortgagee to furnish the information regarding the mortgage identified above.

(Date of Authorization)

(Signature)

G. Mortgage Date (for Lender's Use Only)

1. Type of Mortgage

____ Conventional ____ FHA
____ VA/Cal Vet ____ Reverse Mort.
____ Other (Specify) ____ All-Inclusive
____ Trust Deed

2. This lien is:

____ 1st Position
____ 2nd Position
____ 3rd Position
____ Specify Position

3. Total Monthly Payment: \$ _____ Including:

____ Principal & Interest
____ Taxes

____ Interest Only
____ Insurance

4. **Terms:** Original Loan Amount \$_____ Loan Origination Date _____

____ Loan Due Date _____ Interest Rate _____% Fixed? _____ Adjustable? _____

____ Balloon Payment? _____ If yes, amount \$_____ Date Due _____

____ Negative Amortization? _____ Call Option? _____ if yes, date due _____

____ Current Balance \$_____, as of _____

5. **Payment History:** Is loan current? _____. Has loan ever been in arrears? _____

____ When? _____ How Long? _____

Signature of Mortgagee: _____ Date: _____
(Position/Title)

When completed, please return to:

City of Sunnyvale, Housing Division
P.O. Box 3707
Sunnyvale, CA 94088-3707

Rehabilitation Work

Please check the items listed below that you would like to have done:
(The Housing Rehabilitation Specialist will assess the work to be done.)

Roof Repair _____

Window Replacement _____

Bathroom Remodel _____

Kitchen Remodel _____

Electrical _____

Plumbing _____

Mechanical _____

Termite damage _____

Dry Rot _____

Water heater _____

Furnace replacement _____

Other needed repairs: _____

Please provide a description

HOUSING REHABILITATION PROGRAM FOR OWNER-OCCUPIED HOUSING

INFORMATION AUTHORIZATION

TO WHOM IT MAY CONCERN:

I/We authorize the **CITY OF SUNNYVALE** (Local Entity) and any credit reporting agency utilized by the local entity to verify any information necessary in connection with the City's Housing Rehabilitation Program for Owner-Occupied Housing loan application, including, but not limited to, the following:

- 1) Credit History
- 2) Bank Accounts
- 3) Mortgage History

Authorization is further granted to use a photostatic copy of my/our signature(s) below, to obtain information regarding any of the aforementioned items.

Applicant

Date

Social Security No.

Co-Applicant

Date

Social Security No.

HOUSING REHABILITATION PROGRAM FOR OWNER-OCCUPIED HOUSING

FAIR LENDING NOTICE

To: All applicants for a loan under the City of Sunnyvale's Housing Rehabilitation Program for Owner-Occupied Housing.

Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal (such as a higher interest rate, larger down payment or shorter maturity) based on any of the following:

1. Neighborhood characteristics (such as the average age of the homes or the income level in the neighborhood) except to the limited extent necessary to avoid unsafe and unsound business practice.
2. Race, sex, or color, religion, marital status, national origin or ancestry.

It is also unlawful to consider, in appraising a residence, the racial, ethnic, or religious composition of a particular neighborhood, or whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint or if you have any questions about your rights, contact:

Office of Fair Lending

U.S. Office of Comptroller of the Currency

600 South Commonwealth
15th Floor
Los Angeles, CA 90005

Consumer Complaint Department
50 Fremont Street, Suite 3900
San Francisco, CA 94105

When you file a complaint, the law requires that you receive a decision within 30 days.

I/We have received a copy of this notice.

Borrower: _____

Date: _____

Borrower: _____

**HOUSING REHABILITATION PROGRAM
FOR OWNER-OCCUPIED HOUSING
LOAN APPLICATION ATTACHMENT**

I/We agree:

To provide Homeowner's Insurance in an amount equal to, or greater than all combined existing liens.

To pay for the Risk Assessment (homes built prior to 1978), Lead testing (homes built prior to 1978) and Termite inspections performed on my property associated with the housing rehabilitation loan application. Approximate cost is \$550.00. Should I decide not to participate in the program all fees, if any, will be reimbursed to the City for all inspections performed on my property.

To have the property inspected, by appointment, to determine that the improvements specified have been completed satisfactorily.

That the work performed, and the materials used, are not the responsibility of the City of Sunnyvale, but are under warranty by the Contractor/Manufacturer.

That verification may be obtained from any source named in this application.

That it may be a Federal crime, punishable by a fine or imprisonment, or both, to knowingly make any false statements to obtain this loan.

Signature

Signature

Date

Date



NOTICE TO APPLICANT

Beginning on September 15, 2000 the City of Sunnyvale will be required to comply with the Lead Safe Housing Regulation that was published in the Federal Register on September 15, 1999. The purpose of this regulation is to significantly reduce the health hazards created by lead paint, particularly from the dust created from deteriorated paint. The attached brochure, "Protect Your Family from Lead in Your Home" explains these hazards and gives some suggestions on what you can do. Lead hazards are particularly injurious to small children.

Rehabilitation Loan, Home Access Grant and Paint Loan/Grant projects will be affected by the requirements for notification, evaluation and reduction of lead-based paint hazards, whether or not small children reside in the home. The length of time it takes to process projects will increase in most cases, as there is currently a shortage of specially trained lead hazard risk assessors and contractors trained in hazard reduction.

Homes that will not be affected by the regulation are those built on or after January 1, 1978. Requirements for testing and hazard reduction work vary depending on the scope and type of work. Staff will be able to explain the differences in detail.

If you would like more information on the Housing Rehabilitation Program's Lead-Based Paint Management Plan, you may contact the Housing Division at (408) 730-7250.

Lead Based Paint Acknowledgement

I have received the EPA **"Protect Your Family from Lead in Your Home"** pamphlet and have been advised to read it before work begins in my home.

Address: _____

Please check: ☐ **Home Access Grant**

☐ **Paint Grant**

☐ **Paint Loan**

☐ **Rehab Loan**

Date

Print Full Name

Date

Print Full Name

Signature

Signature

LEAD-BASED PAINT NOTIFICATION

Property Owner: _____

Address: _____

Summary:

The HUD regulations state the following:

“Lead-based paint hazard: means any condition that causes exposure to lead from dust-lead hazards, soil-lead hazards, or lead-based paint that is deteriorated or present in chewable surfaces, friction surfaces, or impact surfaces, and that would result in adverse human health effects.”

“Risk assessment: means an on-site investigation to determine the existence, nature, severity, and location of lead-based paint hazards. A risk assessment usually includes paint testing of a sampling of deteriorated painted surfaces, plus dust and soil testing. The paint-testing requirement is for all deteriorated painted surfaces plus all painted surfaces to be disturbed or replaced during rehabilitation. It involves the provision of a report by the individual or firm conducting the risk assessment explaining the results of the investigation and options for reducing the lead-based paint hazards.”

The City of Sunnyvale’s Lead-Based Paint Management Plan requires that, for all projects built prior to 1978 and rehabilitated with between \$5,000 and \$25,000 of CDBG or other federal entitlement funds, the following steps must be undertaken:

In accordance with the lead-based paint notification and disclosure requirements, the City will provide:

Prior to renovation:

- ☐ I have received and read the lead hazard information pamphlet developed by EPA, HUD and the Consumer Product Safety Commission, or an EPA-approved alternative.

Lead-Based Paint Hazard Risk:

- ☐ Analysis of the subject property was performed to determine whether or not lead-based paint hazards exist prior to the completion of the work. **If your home was built after 1978, this does not apply.**

Lead-Based Paint (LBP) Hazard Clearance:

- ☐ An analysis of the subject property was performed by a Certified Risk Assessor to determine if the property meets clearance following the completion of the rehab work utilizing CDBG funds under the City of Sunnyvale's Substantial Rehabilitation Program.

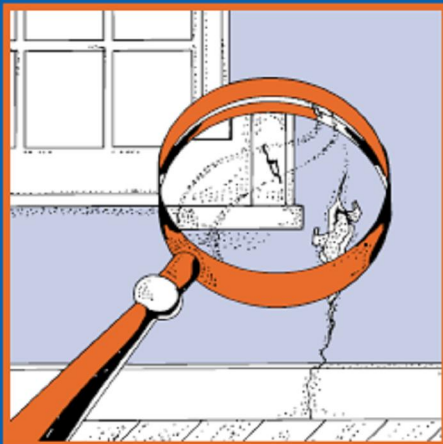
Applicable only to homes built prior to 1978: Should you decide not to participate any further in the Rehab Loan Program you will be required to pay for the Risk Assessment, Lead testing and Termite inspection (regardless of the year of the home). Approximate cost is \$550.00.

I understand that I will be required to pay for the Risk Assessment and testing should I decide not to participate any further in the Rehab Loan Program.

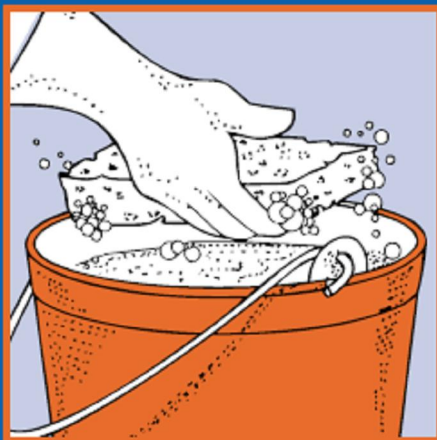
Once the rehab is completed, federal law requires a clearance test. Upon completion, I will receive a copy of the LBP Hazard Clearance report and lab results for my property. I understand that all LBP hazards must be disclosed upon sale of the property.

Homeowner

Homeowner



Protect Your Family From Lead In Your Home



United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207
U.S. HUD Washington DC 20410

EPA747-K-99-001
September 2001

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains high levels of lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.

Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure form about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure form about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS have to give you this pamphlet before starting work.

IF YOU WANT MORE INFORMATION on these requirements, call the National Lead Information Center at **1-800-424-LEAD (424-5323)**.

This document is in the public domain. It may be reproduced by an individual or organization without permission. Information provided in this booklet is based upon current scientific and technical understanding of the issues presented and is reflective of the jurisdictional boundaries established by the statutes governing the co-authoring agencies. Following the advice given will not necessarily provide complete protection in all situations or against all health hazards that can be caused by lead exposure.

IMPORTANT!

Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

- FACT:** Lead exposure can harm young children and babies even before they are born.
- FACT:** Even children who seem healthy can have high levels of lead in their bodies.
- FACT:** People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- FACT:** People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.
- FACT:** Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

Lead Gets in the Body in Many Ways

Childhood lead poisoning remains a major environmental health problem in the U.S.

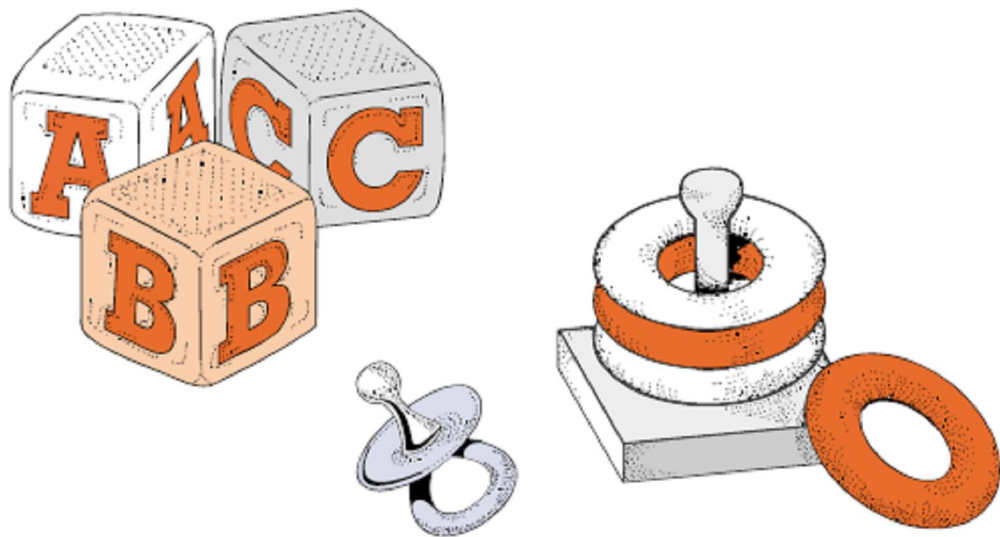
Even children who appear healthy can have dangerous levels of lead in their bodies.

People can get lead in their body if they:

- ◆ Breathe in lead dust (especially during renovations that disturb painted surfaces).
- ◆ Put their hands or other objects covered with lead dust in their mouths.
- ◆ Eat paint chips or soil that contains lead.

Lead is even more dangerous to children than adults because:

- ◆ Children's brains and nervous systems are more sensitive to the damaging effects of lead.
- ◆ Children's growing bodies absorb more lead.
- ◆ Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



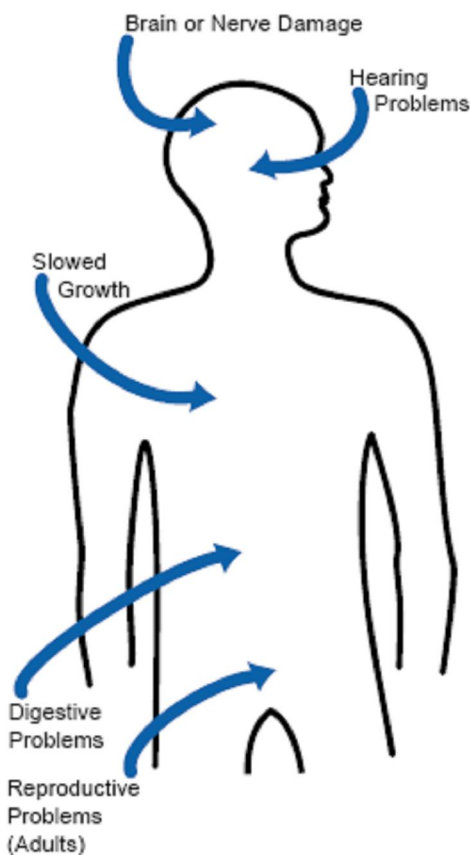
Lead's Effects

If not detected early, children with high levels of lead in their bodies can suffer from:

- ◆ Damage to the brain and nervous system
- ◆ Behavior and learning problems (such as hyperactivity)
- ◆ Slowed growth
- ◆ Hearing problems
- ◆ Headaches

Lead is also harmful to adults. Adults can suffer from:

- ◆ Difficulties during pregnancy
- ◆ Other reproductive problems (in both men and women)
- ◆ High blood pressure
- ◆ Digestive problems
- ◆ Nerve disorders
- ◆ Memory and concentration problems
- ◆ Muscle and joint pain



***Lead affects
the body in
many ways.***

Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has lead-based paint.

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Some states stopped its use even earlier. Lead can be found:

- ◆ In homes in the city, country, or suburbs.
- ◆ In apartments, single-family homes, and both private and public housing.
- ◆ Inside *and* outside of the house.
- ◆ In soil around a home. (Soil can pick up lead from exterior paint or other sources such as past use of leaded gas in cars.)

Checking Your Family for Lead

Get your children and home tested if you think your home has high levels of lead.

To reduce your child's exposure to lead, get your child checked, have your home tested (especially if your home has paint in poor condition and was built before 1978), and fix any hazards you may have. Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect high levels of lead. Blood tests are usually recommended for:

- ◆ Children at ages 1 and 2.
- ◆ Children or other family members who have been exposed to high levels of lead.
- ◆ Children who should be tested under your state or local health screening plan.

Your doctor can explain what the test results mean and if more testing will be needed.

Identifying Lead Hazards

Lead-based paint is usually not a hazard if it is in good condition, and it is not on an impact or friction surface, like a window. It is defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter, or more than 0.5% by weight.

Deteriorating lead-based paint (peeling, chipping, chalking, cracking or damaged) is a hazard and needs immediate attention. It may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear, such as:

- ◆ Windows and window sills.
- ◆ Doors and door frames.
- ◆ Stairs, railings, banisters, and porches.

Lead dust can form when lead-based paint is dry scraped, dry sanded, or heated. Dust also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can re-enter the air when people vacuum, sweep, or walk through it. The following two federal standards have been set for lead hazards in dust:

- ◆ 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) and higher for floors, including carpeted floors.
- ◆ 250 $\mu\text{g}/\text{ft}^2$ and higher for interior window sills.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. The following two federal standards have been set for lead hazards in residential soil:

- ◆ 400 parts per million (ppm) and higher in play areas of bare soil.
- ◆ 1,200 ppm (average) and higher in bare soil in the remainder of the yard.

The only way to find out if paint, dust and soil lead hazards exist is to test for them. The next page describes the most common methods used.

Lead from paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards.

Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.



You can get your home checked for lead in one of two ways, or both:

- ◆ A paint **inspection** tells you the lead content of every different type of painted surface in your home. It won't tell you whether the paint is a hazard or how you should deal with it.
- ◆ A **risk assessment** tells you if there are any sources of serious lead exposure (such as peeling paint and lead dust). It also tells you what actions to take to address these hazards.

Hire a trained, certified professional who will use a range of reliable methods when checking your home, such as:

- ◆ Visual inspection of paint condition and location.
- ◆ A portable x-ray fluorescence (XRF) machine.
- ◆ Lab tests of paint, dust, and soil samples.

There are standards in place to ensure the work is done safely, reliably, and effectively. Contact your local lead poisoning prevention program for more information, or call **1-800-424-LEAD** for a list of contacts in your area.

Home test kits for lead are available, but may not always be accurate. Consumers should not rely on these tests before doing renovations or to assure safety.

What You Can Do Now To Protect Your Family

If you suspect that your house has lead hazards, you can take some immediate steps to reduce your family's risk:

- ◆ If you rent, notify your landlord of peeling or chipping paint.
- ◆ Clean up paint chips immediately.
- ◆ Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.
- ◆ Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- ◆ Wash children's hands often, especially before they eat and before nap time and bed time.
- ◆ Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- ◆ Keep children from chewing window sills or other painted surfaces.
- ◆ Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- ◆ Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and dairy products. Children with good diets absorb less lead.



Reducing Lead Hazards In The Home

Removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- ◆ You can **temporarily** reduce lead hazards by taking actions such as repairing damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called “interim controls”) are not permanent solutions and will need ongoing attention.
- ◆ To **permanently** remove lead hazards, you should hire a certified lead “abatement” contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent removal.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Once the work is completed, dust cleanup activities must be repeated until testing indicates that lead dust levels are below the following:

- ◆ 40 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors;
- ◆ 250 $\mu\text{g}/\text{ft}^2$ for interior windows sills; and
- ◆ 400 $\mu\text{g}/\text{ft}^2$ for window troughs.

Call your local agency (see page 11) for help with locating certified contractors in your area and to see if financial assistance is available.

Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before your contractor or you begin remodeling or renovating anything that disturbs painted surfaces (such as scraping off paint or tearing out walls):

- ◆ **Have the area tested for lead-based paint.**
- ◆ **Do not use a belt-sander, propane torch, heat gun, dry scraper, or dry sandpaper** to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ◆ **Temporarily move your family** (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.
- ◆ **Follow other safety measures to reduce lead hazards.** You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



If not conducted properly, certain types of renovations can release lead from paint and dust into the air.



Other Sources of Lead



While paint, dust, and soil are the most common lead hazards, other lead sources also exist.



◆ **Drinking water.** Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:

- Use only cold water for drinking and cooking.
- Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.

◆ **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.

◆ **Old painted toys and furniture.**

◆ **Food and liquids stored in lead crystal or lead-glazed pottery or porcelain.**

◆ **Lead smelters** or other industries that release lead into the air.

◆ **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture.

◆ **Folk remedies** that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.

For More Information

The National Lead Information Center

Call **1-800-424-LEAD (424-5323)** to learn how to protect children from lead poisoning and for other information on lead hazards. To access lead information via the web, visit **www.epa.gov/lead** and **www.hud.gov/offices/lead/**.

For the hearing impaired, call the Federal Information Relay Service at **1-800-877-8339** and ask for the National Lead Information Center at **1-800-424-LEAD**.



EPA's Safe Drinking Water Hotline

Call **1-800-426-4791** for information about lead in drinking water.

Consumer Product Safety Commission (CPSC) Hotline

To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call **1-800-638-2772**, or visit CPSC's website at: **www.cpsc.gov**.



Health and Environmental Agencies

Some cities, states, and tribes have their own rules for lead-based paint activities. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your local contacts on the Internet at **www.epa.gov/lead** or contact the National Lead Information Center at **1-800-424-LEAD**.

EPA Regional Offices

Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)

Regional Lead Contact
U.S. EPA Region 1
Suite 1100 (CPT)
One Congress Street
Boston, MA 02114-2023
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands)

Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 209, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, Washington DC, West Virginia)

Regional Lead Contact
U.S. EPA Region 3 (3WC33)
1650 Arch Street
Philadelphia, PA 19103
(215) 814-5000

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)

Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303
(404) 562-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (DT-8J)
77 West Jackson Boulevard
Chicago, IL 60604-3666
(312) 886-6003

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)

Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue, 12th Floor
Dallas, TX 75202-2733
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska)

Regional Lead Contact
U.S. EPA Region 7
(ARTD-RAL)
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7020

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)

Regional Lead Contact
U.S. EPA Region 8
999 18th Street, Suite 500
Denver, CO 80202-2466
(303) 312-6021

Region 9 (Arizona, California, Hawaii, Nevada)

Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-4164

Region 10 (Alaska, Idaho, Oregon, Washington)

Regional Lead Contact
U.S. EPA Region 10
Toxics Section WCM-128
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1985

CPSC Regional Offices

Your Regional CPSC Office can provide further information regarding regulations and consumer product safety.

Eastern Regional Center

Consumer Product Safety Commission
201 Varick Street, Room 903
New York, NY 10014
(212) 620-4120

Western Regional Center

Consumer Product Safety Commission
1301 Clay Street, Suite 610-N
Oakland, CA 94612
(510) 637-4050

Central Regional Center

Consumer Product Safety Commission
230 South Dearborn Street, Room 2944
Chicago, IL 60604
(312) 353-8260

HUD Lead Office

Please contact HUD's Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control and research grant programs.

U.S. Department of Housing and Urban Development

Office of Healthy Homes and Lead Hazard Control
451 Seventh Street, SW, P-3206
Washington, DC 20410
(202) 755-1785

Simple Steps To Protect Your Family From Lead Hazards

If you think your home has high levels of lead:

- ◆ Get your young children tested for lead, even if they seem healthy.
- ◆ Wash children's hands, bottles, pacifiers, and toys often.
- ◆ Make sure children eat healthy, low-fat foods.
- ◆ Get your home checked for lead hazards.
- ◆ Regularly clean floors, window sills, and other surfaces.
- ◆ Wipe soil off shoes before entering house.
- ◆ Talk to your landlord about fixing surfaces with peeling or chipping paint.
- ◆ Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- ◆ Don't use a belt-sander, propane torch, heat gun, dry scraper, or dry sandpaper on painted surfaces that may contain lead.
- ◆ Don't try to remove lead-based paint yourself.



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